

Purpose	Provide a description of the flow of a WIC check through the banking system.
Nebraska's WIC Food Instrument Defined	<p>The Nebraska WIC Program's food instrument which is used by a participant to obtain supplemental foods is a check. May also be referred to as the WIC check. There are two types of WIC checks: Regular WIC Check and Fruit and Vegetable Check.</p> <ul style="list-style-type: none">• Regular WIC Check: The specific WIC supplemental foods and the quantities of those foods are identified on the check.• Fruit and Vegetable WIC Check: The maximum dollar amount of authorized fresh fruits and fresh vegetables is identified on the check. <p>Reference to a WIC check includes both the Regular WIC Check and the Fruit and Vegetable Check.</p> <p>The WIC check is redeemed by the WIC shopper at a WIC approved store, deposited by the WIC approved retailer, and paid to the retailer's account.</p>
Path of the Nebraska WIC Check	<p>The path of the Nebraska WIC check is explained below and outlined on page 1c.</p> <ul style="list-style-type: none">• The check is issued to the WIC client at the clinic.• The client redeems the check at a Nebraska WIC approved store. Store staff stamps the check with their authorized vendor stamp and endorses the back of the check.• The WIC approved retailer deposits the check in their bank. This bank is referred to as the bank of first deposit.• The check passes through the banking system. This will involve the bank of first deposit sending the check to a corresponding bank or the Federal Reserve Bank. If the check is sent to a bigger, corresponding bank first, then the corresponding bank will send the check on to the Federal Reserve Bank. The check must go through the Federal Reserve System.• From the Federal Reserve System, the check is sent to the Item Processing Center for Security State Bank in Howard Lake, Minnesota.• The Nebraska WIC Program contracts with Solutran to conduct a review of the checks before they are paid. Solutran is the Item Processor for Security State Bank.• The pre-payment edits performed by Solutran are identified in Volume IV, Section E, page 2a which follows.• If the check meets all the pre-payment edits, it is approved for payment.

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The store is paid for the check. (FYI, the store is actually paid when the check is deposited into the bank of first deposit.)

- If the check does not meet all the pre-payment edits, it is not approved for payment. The check is stamped by Solutran staff with the reason for rejection and sent back to the bank of first deposit.
- The bank then sends the check back to the vendor, and debits the vendor's account for the value of the check, and any applicable bank service fees. If returned for missing or unreadable vendor stamp number, the vendor may stamp and redeposit the check. If returned for missing purchase date, the vendor may complete the purchase date and redeposit the check. The vendor may send other returned checks to the local agency WIC vendor manager for review and possible reimbursement.

Time Period

All valid WIC checks must be paid within 48 hours of their presentation for payment excluding holidays and weekends. WIC retailers receive payment promptly for all checks which meet the edit criteria.

**The path of a Nebraska WIC check
is outlined below**

Travels of a Nebraska WIC Check

